

Certificate Number: 14912-PAW-DE-032304724

Bankruptcy Case Number: 18-11288



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 17, 2019, at 10:32 o'clock AM EST, Denise Hardgrave-Dunbar completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: February 17, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor